

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE NORTHERN DISTRICT OF OHIO  
EASTERN DIVISION

IN RE: ) Case No.: 21-50591  
          ) )  
RHONDA BARLOW, ) Adversary Proceeding No. 21-05051  
          ) )  
          Debtor, ) Chapter 7  
          ) )  
          ) Judge Alan M. Koschik  
          ) )  
RHONDA BARLOW, ) )  
          ) Plaintiff, ) ANSWER OF THE UNITED STATES OF  
          v. ) ) AMERICA, ON BEHALF OF THE U.S.  
          ) ) DEPARTMENT OF EDUCATION, TO  
U.S DEPARTMENT OF EDUCATION, ) ) PLAINTIFF'S COMPLAINT  
          ) )  
          Defendant. ) )

NOW COMES the Defendant, the United States of America, on behalf of its agency, the U.S. Department of Education (“Education” or “Defendant”), by its attorney, Bridget M. Brennan, United States Attorney for the Northern District of Ohio, through J. Jackson Froliklong, Assistant U.S. Attorney, and for its answer to the Complaint (the “Complaint”) (Doc. No.1) filed by Debtor/Plaintiff Rhonda Barlow (the “Plaintiff”) states as follows:

1. Education admits only that the Plaintiff's is indebted to the United States on account of certain student loan borrowings. As of December 17, 2021, the balance owed by Plaintiff to the United States on these loans was \$49,412.04, consisting of \$28,975.49 in unpaid principal and \$20,436.55 in accrued interest. Education lacks knowledge or information sufficient to form a belief as to the truth of the remaining allegations in paragraph 1 of the Complaint, and therefore denies same.

2. Education admits only that this action seeks a determination that certain student loans are dischargeable under 11 U.S.C. § 523(a)(8) and has been filed as an adversary proceeding to which Part VII of the Federal Rules of Bankruptcy Procedure, including Rule 7001, apply.

3. Education lacks knowledge or information sufficient to form a belief as to the truth of the remaining allegations of the Complaint, and therefore denies same.

4. Education consents to entry of final orders or judgment by the Bankruptcy Court. Fed. R. Bankr. P. 7012(b).

Education denies any allegation not hereinbefore specifically admitted or denied.

**AFFIRMATIVE DEFENSES**

5. Plaintiff has failed to state a claim upon which relief may be granted.

6. Plaintiff has failed to exhaust administrative remedies which are otherwise available to her short of seeking the discharge of the student loan indebtedness in bankruptcy.

7. The repayment of Plaintiff's student loan debt does not constitute undue hardship as a matter of law.

8. Education reserves the right to assert additional and/or different defenses as the action progresses.

WHEREFORE the United States, on behalf of Education, prays that the Debtor's student loan liabilities to Education be determined to be non-dischargeable.

Respectfully submitted,

BRIDGET M. BRENNAN  
United States Attorney

By: /s/ J. Jackson Froliklong  
J. Jackson Froliklong (DC: 1613008)  
Assistant United States Attorney  
United States Court House  
801 West Superior Avenue, Suite 400  
Cleveland, OH 44113  
(216) 622-3818  
(216) 522-4982 (facsimile)  
Joseph.Froliklong@usdoj.gov

/s/ Suzana K. Koch  
Suzana K. Koch (OH: 0073743)  
Assistant United States Attorney  
United States Court House  
801 West Superior Avenue, Suite 400  
Cleveland, OH 44113  
(216) 622-3748  
(216) 522-4982 (facsimile)  
Suzana.Koch@usdoj.gov

**CERTIFICATE OF SERVICE**

I hereby certify that, on **January 7, 2022**, a true and correct copy of the foregoing *ANSWER OF THE UNITED STATES OF AMERICA, ON BEHALF OF THE U.S. DEPARTMENT OF EDUCATION, TO PLAINTIFF'S COMPLAINT* was served:

Via the court's Electronic Case Filing System on the U.S. Trustee and these entities and individuals who are listed on the court's Electronic Mail Notice List:

J. Jackson Froliklong on behalf of Defendant, U.S. Department of Education at  
[joseph.froliklong@usdoj.gov](mailto:joseph.froliklong@usdoj.gov)  
Suzana Koch on behalf of Defendant U.S. Department of Education at [suzana.koch@usdoj.gov](mailto:suzana.koch@usdoj.gov)  
Julie K. Zurn on behalf of U.S. Trustee at [jzurn@brouse.com](mailto:jzurn@brouse.com)

I further certify that, on January 7, 2022 or on the next business day thereafter, a copy of the foregoing *ANSWER OF THE UNITED STATES OF AMERICA, ON BEHALF OF THE U.S. DEPARTMENT OF EDUCATION, TO PLAINTIFF'S COMPLAINT* was served by regular U.S. mail, postage prepaid, on:

**Pro Se Plaintiff**

**Rhonda Barlow**  
**730 Pine Knolls Dr #3 Akron, OH 44310**

/s/ J. Jackson Froliklong  
J. Jackson Froliklong (DC: 1613008)  
Assistant United States Attorney  
United States Court House  
801 West Superior Avenue, Suite 400  
Cleveland, OH 44113  
(216) 622-3818  
(216) 522-4982 (facsimile)  
[Joseph.Froliklong@usdoj.gov](mailto:Joseph.Froliklong@usdoj.gov)

/s/ Suzana K. Koch  
Suzana K. Koch (OH: 0073743)  
Assistant United States Attorney  
United States Court House  
801 West Superior Avenue, Suite 400  
Cleveland, OH 44113  
(216) 622-3748  
(216) 522-4982 (facsimile)  
[Suzana.Koch@usdoj.gov](mailto:Suzana.Koch@usdoj.gov)